

Information to identify the case:

Debtor 1	<u>Sean C. Fabich</u>	Social Security number or ITIN	xxx-xx-5338
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 13-22598-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Sean C. Fabich

10/25/18

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Sean C. Fabich
 Debtor

Case No. 13-22598-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 13

Date Rcvd: Oct 25, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2018.

db	+Sean C. Fabich, 223 North Monroe Avenue, Columbus, OH 43203-1443
aty	+vdel3, Office of the Chapter 13 Trustee, Suite 3250 US Steel Tower, 600 Grant Street, Pittsburgh, PA 15219-2719
cr	+BSI Financial Services, 1425 Greenway Drive, Ste 400, Irving, TX 75038-2480
cr	+Bank of America, N.A. c/o Prober & Raphael, A Law, 20750 Ventura Blvd, Suite 100, Woodland Hills, CA 91364-6207
cr	Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219
cr	+Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860
13659604	++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
	(address filed with court: Nationstar Mortgage, 350 Highland Drive, Lewisville, TX 75067)
13706502	The Bank of New York Mellon, et al, c/o Prober & Raphael, Attorneys For Secured Creditor, P.O. Box 4365, Woodland Hills, CA 91365-4365
14094805	+Veripro Solutions, Inc., PO BOX 3244, Coppell, TX 75019-9244

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVBICNOTICE1@state.pa.us Oct 26 2018 02:15:05 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

13670568	EDI: HNDA.COM Oct 26 2018 06:03:00 American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441
13659601	EDI: BANKAMER.COM Oct 26 2018 06:03:00 Bank of America Home Loans, c/o Customer Service, P. O. Box 5170, Simi Valley, CA 93062-5170
13659602	+EDI: BANKAMER.COM Oct 26 2018 06:03:00 Bank of America Home Loans, 450 Amerian Street, Simi Valley, CA 93065-6285

TOTAL: 4

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr	NATIONSTAR MORTGAGE, LLC
cr	The Bank of New York Mellon
cr	U.S. BANK TRUST NATIONAL ASSOCIATION, AS TRUSTEE O
cr	Veripro Solutions, Inc.
13659603*	++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
	(address filed with court: Honda Financial Services, 1220 Old Alpharetta Road, Suite 350, Alpharetta, GA 30005)
13857167*	++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
	(address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067)

TOTALS: 4, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2018 at the address(es) listed below:

Andrew F Gornall	on behalf of Creditor	NATIONSTAR MORTGAGE, LLC andygornall@latoufflawfirm.com
James Warmbrodt	on behalf of Creditor	NATIONSTAR MORTGAGE, LLC bkgroup@kmlawgroup.com
Karina Velter	on behalf of Creditor	The Bank of New York Mellon amps@manleydeas.com
Kenneth Steidl	on behalf of Plaintiff	Sean C. Fabich julie.steidl@steidl-steinberg.com, ken.steidl@steidl-steinberg.com; ifriend@steidl-steinberg.com; asteidl@steidl-steinberg.com; todd@steidl-steinberg.com; cgoga@steidl-steinberg.com; rlager@steidl-steinberg.com; leslie.nebel@steidl-steinberg.com

District/off: 0315-2

User: culy
Form ID: 3180W

Page 2 of 2
Total Noticed: 13

Date Rcvd: Oct 25, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Kenneth Steidl on behalf of Debtor Sean C. Fabich julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Laurence A. Mester on behalf of Defendant BANK OF AMERICA lmester@mesterschwartz.com,
jottinger@mesterschwartz.com;jschwartz@mesterschwartz.com
Michael C. Mazack on behalf of Creditor U.S. BANK TRUST NATIONAL ASSOCIATION, AS TRUSTEE OF
THE IGLOO SERIES III TRUST mmazack@tuckerlaw.com, agilbert@tuckerlaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 11